

SEC. 49. The rate of interest in this State shall not exceed six per cent per annum, and no higher rate shall be taken or demanded, and the Legislature shall provide by law all necessary forfeitures and penalties against usury.

ARTICLE IV.—JUDICIARY DEPARTMENT.

SECTION 1. The Judicial power of this State shall be vested in a Court of Appeals, in Circuit Courts, in such Courts for the city of Baltimore as may be hereinafter prescribed, and in Justices of the Peace.

SEC. 2. The Court of Appeals shall have appellate jurisdiction only, which shall be co-extensive with the limits of the State. It shall consist of a chief justice and three associate justices, any three of whom shall form a quorum, whose judgment shall be final and conclusive in all cases of appeals; and who shall have the jurisdiction which the present Court of Appeals of this State now has, and such other appellate jurisdiction as hereafter may be provided for by law. And in every case decided, an opinion, in writing, shall be filed, and provision shall be made, by law, for publishing reports of cases argued and determined in the said court. The Governor, for the time being, by and with the advice and consent of the Senate, shall designate the chief justice, and the Court of Appeals shall hold its sessions at the city of Annapolis, on the first Monday of June, and the first Monday of December, in each and every year.

SEC. 3. The Court of Appeals shall appoint its own clerk, who shall hold his office for six years, and may be re-appointed at the end thereof; he shall be subject to removal by the said court for incompetency, neglect of duty, misdemeanor in office, and for such other causes as may be prescribed by law.

SEC. 4. The State shall be divided into four Judicial districts; Allegany, Washington, Frederick, Carroll, Baltimore and Harford counties shall compose the first; Montgomery, Howard, Anne Arundel, Calvert, St. Mary's, Charles and Prince George's the second; Baltimore city the third; and Cecil, Kent, Queen Anne's, Talbot, Caroline, Dorchester, Somerset and Worcester shall compose the fourth district. And one person from among those learned in the law, having been admitted to practice in this State, and who shall have been a citizen of this State at least five years, and above the age of thirty years at the time of his election, and a resident of the judicial district, shall be elected from each of said districts by the legal and qualified voters therein, as a judge of the said court of Appeals, who shall hold his office for the term of ten years from the time of his election, or until he shall have attained the age of seventy years, whichever may first happen, and be re-eligible thereto until he shall have attained the age of seventy years and not after, subject to removal for incompetency, wilful neglect of duty or misbehaviour in office, on conviction in a court of law,